Dear Sir or Madam, Re: Account Number

This letter is in response to your call/letter/credit report entry on for the account referenced above. I would like to pay off or settle this debt in full and save both of our time and efforts.

I'd like to clarify that I am not acknowledging or accepting that I owe this debt. I respectfully request that you properly verify your right to collect on this debt, in addition to providing me with an accounting of the amount I owe. I am aware that your company can report the debt to the credit bureaus as necessary and that you have the ability to change the account status since you are the information provider.

I hope you'll also agree to not discuss this offer with any third party (except the original creditor). If you find my offer acceptable, please send me a letter agreeing to these terms, signed by your authorized representative, and subject to the laws of my state.

Under the Fair Debt Collection Practices Act, I have the right to dispute this alleged debt. If I do not receive your postmarked response within the next 15 business days, I shall withdraw my offer.

Please forward your agreement to my address listed above. Sincerely,

Your Signature